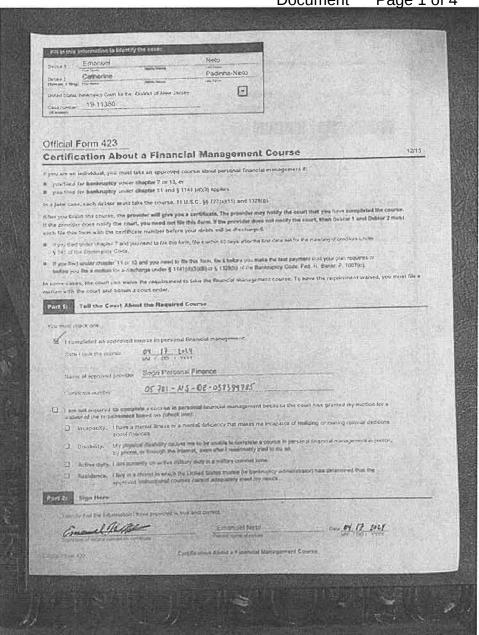
4/19/24, 6:3 Case 19-11380-VFP Doc 173 Filed 04/19/24 in Entered 04/19/24 18:50:21 Desc Main Document Page 1 of 4



Certificate Number: 05781-NJ-DE-038389785

Bankruptcy Case Number: 19-11380



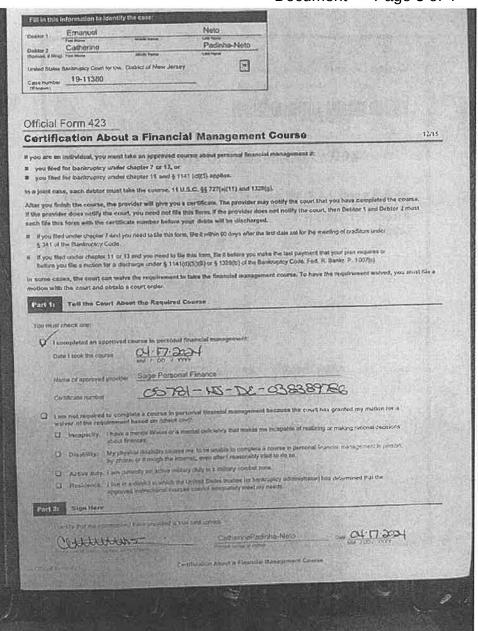
CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 17, 2024</u>, at <u>2:28</u> o'clock <u>PM PDT</u>, <u>Emanuel Neto</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: April 17, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President



Certificate Number: 05781-NJ-DE-038389786

Bankruptcy Case Number: 19-11380



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 17, 2024</u>, at <u>2:28</u> o'clock <u>PM PDT</u>, <u>Catherine Padinha-Neto</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: April 17, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President